

Changes to the Health Benefit Plan



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The following is a list of changes for the NALC Health Benefit Plan (HBP) for 2015.

- Plans must provide benefits for the services of covered professional providers, as required by Section 2706(a) of the Public Health Service Act (PHSA). Covered professional providers are medical practitioners who perform covered services when acting within the scope of their license or certification under applicable state law and who furnish, bill or are paid for their health care services in the normal course of business. Covered services must be provided in the state in which the practitioner is licensed or certified.
- We now require prior authorization for spinal surgeries performed in an inpatient or outpatient setting.
- We now cover three doses of Haemophilus influenza type b (Hib) vaccine for adults age 19 and older with medical indications, as recommended by the Centers for Disease Control and Prevention (CDC).
- We now cover routine alcohol and drug abuse screening for adults age 22 and older.
- We now cover routine Hepatitis C virus infection screening for adults born between 1945 and 1965 and adults at high risk for infection, as recommended by the U.S. Preventive Services Task Force (USPSTF).
- We now cover an annual routine lung cancer screening with low-dose computerized tomography (LDCT scan) for adults ages 55 through 80 who have a smoking history, as recommended by the USPSTF.
- We no longer cover routine double contrast barium enema (DCBE) for adults.
- We now cover routine human immunodeficiency virus (HIV) screening for adults age 65 and younger and for children age 15 and older, as recommended by the USPSTF annually.
- We now cover routine pap tests for females age 21 through age 65, one every three years, as recommended by the USPSTF.
- We now cover a routine human papillomavirus test for women age 30 through age 65, one every three years, as recommended by the USPSTF.
- We no longer cover routine prostate specific antigen (PSA) test for adult men.
- We now cover one routine fasting lipoprotein profile screening for children ages 9 through 11.
- We now cover alcohol abuse preventive medicine counseling for children ages 18 through 21.

- We now cover routine HIV screening for pregnant women.
- We now cover autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis.
- We now cover isolated small intestine transplant.
- We now pay the Plan allowance for non-PPO ambulance transportation to the nearest PPO facility at the PPO benefit level.
- We now utilize a step therapy program for certain specialty medications.
- We now cover Tamoxifen and Raloxifene for risk reduction of primary breast cancer for women who are at increased risk for breast cancer, as recommended by the USPSTF.

Changes to our High Option only:

- Your share of the non-postal premium will increase for Self Only or increase for Self and Family.
- All mail order copayments now count toward your prescription drug out-of-pocket maximum amount.
- Your catastrophic protection out-of-pocket maximum for PPO providers/facilities is \$3,500 per person or \$5,000 per family. Your out-of-pocket maximum for prescriptions drugs dispensed by an NALC Preferred network pharmacy, NALC CareSelect network pharmacy and Caremark mail order pharmacy is \$3,100 per person or \$4,000 per family.
- We now pay the Plan allowance for covered laboratory services billed by non-PPO providers at the PPO benefit level when the services are rendered at a PPO hospital or PPO ambulatory surgical center.
- You now pay \$200 copayment for outpatient observation room and related services in a PPO hospital.

Changes to our Consumer Driven Health and Value Option Plans only:

- Your share of the non-postal premium will increase for Self Only or increase for Self and Family.
- Your catastrophic protection out-of-pocket maximum for In-Network providers, preferred network retail pharmacies and our mail order pharmacy is \$6,600 for a Self Only enrollment or \$13,200 for a Self and Family enrollment.
- You now pay 30 percent for transplant services rendered by In-Network providers/facilities.

Note: Do not rely only on these change descriptions, as this is not an official statement of benefits. For that, go to the NALC Health Benefit Plan official 2015 brochure (RI 71-009).

I would like to take this opportunity on behalf of the trustees and employees of the NALC Health Benefit Plan to wish you and your family a blessed holiday season and wonderful New Year.